

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LIVINGSTON, CHARLES W.
LIVINGSTON, TAMMY R.

§ Case No. 09-72248

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§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

STEPHEN G. BALSLEY, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$186,875.00
(without deducting any secured claims)

Assets Exempt: \$26,175.00

Total Distribution to Claimants: \$7,812.13

Claims Discharged
Without Payment: \$37,925.65

Total Expenses of Administration: \$20,189.08

3) Total gross receipts of \$ 32,501.21 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 4,500.00 (see **Exhibit 2**), yielded net receipts of \$28,001.21 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$155,800.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	20,189.08	20,189.08	20,189.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	42,755.00	14,059.03	13,872.78	7,812.13
TOTAL DISBURSEMENTS	\$198,555.00	\$34,248.11	\$34,061.86	\$28,001.21

4) This case was originally filed under Chapter 7 on May 29, 2009.
The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/07/2011 By: /s/STEPHEN G. BALSLEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Discrimination/Sexual Harrassment Claim	1249-000	32,500.00
Interest Income	1270-000	1.21
TOTAL GROSS RECEIPTS		\$32,501.21

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Tammy R. Livingston	Payment of Debtor's Exemption re: Employment Discrimination	8100-002	4,500.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$4,500.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Amcore Bank	4110-000	5,800.00	N/A	N/A	0.00
NOTFILED	Citi Mortgage	4110-000	150,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$155,800.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEPHEN G. BALSLEY	2100-000	N/A	3,550.08	3,550.08	3,550.08
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	5,546.00	5,546.00	5,546.00

Barrick, Switzer, Long, Balsley & Van Evera	3120-000	N/A	260.00	260.00	260.00
Attorney Miriam N. Geraghty	3210-600	N/A	10,833.00	10,833.00	10,833.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	20,189.08	20,189.08	20,189.08

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Chase Bank USA,N.A	7100-000	1,900.00	2,008.99	2,008.99	2,008.99
2	Roundup Funding, LLC	7100-000	1,300.00	1,437.42	1,437.42	1,437.42
3	Mutual Management Services, Inc	7100-000	1,600.00	543.18	543.18	543.18
4	Mutual Management Services, Inc	7100-000	N/A	648.31	648.31	648.31
5	Mutual Management Services, Inc	7100-000	400.00	240.63	54.38	54.38
6	Swedish American Hospital	7100-000	2,900.00	2,666.32	2,666.32	2,666.32
7	Rockford Dental Care	7200-000	500.00	226.00	226.00	15.73
8	SwedishAmerican Health Systems	7200-000	490.00	3,366.56	3,366.56	234.39
9	Rockford Ambulatory Surgery Center	7200-000	N/A	89.91	89.91	6.26
10	Rock Valley Women's Health Center	7200-000	N/A	101.51	101.51	7.07
11	Camelot Radiology	7200-000	N/A	27.15	27.15	1.89
12	Mulford Dental Group	7200-000	N/A	672.10	672.10	46.79

13	Rockford Anesthesiologists	7200-000	N/A	46.20	46.20	3.22
14	Rockford Mercantile Agency Inc	7200-000	1,800.00	1,984.75	1,984.75	138.18
NOTFILED	HSBC Bank Nevada, N.A.	7100-000	755.00	N/A	N/A	0.00
NOTFILED	JC Penney	7100-000	270.00	N/A	N/A	0.00
NOTFILED	Home Depot	7100-000	11,800.00	N/A	N/A	0.00
NOTFILED	Hillcrest Animal Hospital	7100-000	100.00	N/A	N/A	0.00
NOTFILED	Limited Too c/o NCO Financial Systems, Inc.	7100-000	580.00	N/A	N/A	0.00
NOTFILED	Northern Illinois Optical c/o Mutual Management	7100-000	65.00	N/A	N/A	0.00
NOTFILED	The Swiss Colony	7100-000	400.00	N/A	N/A	0.00
NOTFILED	Walmart	7100-000	2,800.00	N/A	N/A	0.00
NOTFILED	Tommy Wessner	7100-000	1,000.00	N/A	N/A	0.00
NOTFILED	The Home Depot	7100-000	1,700.00	N/A	N/A	0.00
NOTFILED	Swedish American Hospital c/o Dennis A. Brebner &	7100-000	330.00	N/A	N/A	0.00
NOTFILED	Swedish American Hospital c/o Cavalry Portfolio	7100-000	500.00	N/A	N/A	0.00
NOTFILED	OSF St. Anthony c/o Rockford Mercantile	7100-000	230.00	N/A	N/A	0.00
NOTFILED	Rockford Memorial Hospital c/o Rockford Mercantile	7100-000	1,985.00	N/A	N/A	0.00
NOTFILED	Radiology Consultants c/o Mutual Management	7100-000	200.00	N/A	N/A	0.00
NOTFILED	Heritage Carpentry Inc.	7100-000	1,200.00	N/A	N/A	0.00
NOTFILED	Best Buy	7100-000	750.00	N/A	N/A	0.00
NOTFILED	Direct Merchants Bank	7100-000	4,800.00	N/A	N/A	0.00
NOTFILED	Dick's Sporting Goods	7100-000	1,000.00	N/A	N/A	0.00
NOTFILED	Citibank c/o Arrow Financial	7100-000	1,400.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			42,755.00	14,059.03	13,872.78	7,812.13

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-72248

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: LIVINGSTON, CHARLES W.
LIVINGSTON, TAMMY R.

Filed (f) or Converted (c): 05/29/09 (f)

§341(a) Meeting Date: 07/02/09

Period Ending: 04/07/11

Claims Bar Date: 07/27/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	single family residence located at 699, Lane, Ro	170,000.00	10,000.00	DA	0.00	FA
2	checking U.S. Bank	1,500.00	0.00	DA	0.00	FA
3	4 beds, 1 sofa, 1 loveseat, 4 tvs, 2 vcrrs, 3 dvd	2,000.00	0.00	DA	0.00	FA
4	video tapes and dvds with estimated retail value	50.00	0.00	DA	0.00	FA
5	clothing with estimated retail value of \$500.00	200.00	0.00	DA	0.00	FA
6	jewelry with estimated retail value of \$200.00	100.00	0.00	DA	0.00	FA
7	bicycle with estimated retail value of \$50.00	25.00	0.00	DA	0.00	FA
8	Life insurance with death benefit only.	0.00	0.00	DA	0.00	FA
9	2002 Ford Explorer dealer retail value \$6000.00	5,000.00	0.00	DA	0.00	FA
10	1997 GMC Sierra dealer retail value \$4000.00	3,500.00	1,100.00	DA	0.00	FA
11	2002 Ford Escort subject to security interest of	3,500.00	3,500.00	DA	0.00	FA
12	2002 Kawasaki Motorcycle dealer retail value \$70	500.00	500.00	DA	0.00	FA
13	1990 Kawasaki Motorcycle dealer retail value \$20	100.00	100.00	DA	0.00	FA
14	hand and power tools with estimated retail value	200.00	0.00	DA	0.00	FA
15	Lawn mower with estimated retail value of \$400.0	200.00	0.00	DA	0.00	FA
16	Discrimination/Sexual Harrassment Claim (u)	Unknown	28,000.00	DA	32,500.00	FA
Int	INTEREST (u)	Unknown	N/A		1.21	FA
17	Assets Totals (Excluding unknown values)	\$186,875.00	\$43,200.00		\$32,501.21	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): September 1, 2010

Current Projected Date Of Final Report (TFR): September 15, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72248

Case Name: LIVINGSTON, CHARLES W.
LIVINGSTON, TAMMY R.

Taxpayer ID #: **-***3445

Period Ending: 04/07/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****04-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/04/10	{16}	Workplace	Partial Settlement of Employment Discrimination Claim	1249-000	7,500.00		7,500.00
08/23/10	{16}	Arvin Meritor	Final Settlement Proceeds re: Employment Discrimination Claim	1249-000	25,000.00		32,500.00
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.76		32,500.76
09/03/10	1001	Attorney Miriam N. Geraghty	Attorney Fees for employment discrimination claim	3210-600		10,833.00	21,667.76
09/05/10	1002	Tammy R. Livingston	Payment of Debtor's Exemption re: Employment Discrimination	8100-002		4,500.00	17,167.76
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.17		17,167.93
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.14		17,168.07
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.14		17,168.21
12/01/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0000%	1270-000	0.00		17,168.21
12/01/10		To Account #9200*****0466	Transfer funds from MMA to checking account	9999-000		17,168.21	0.00

ACCOUNT TOTALS	32,501.21	32,501.21	\$0.00
Less: Bank Transfers	0.00	17,168.21	
Subtotal	32,501.21	15,333.00	
Less: Payments to Debtors		4,500.00	
NET Receipts / Disbursements	\$32,501.21	\$10,833.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72248

Case Name: LIVINGSTON, CHARLES W.
LIVINGSTON, TAMMY R.

Taxpayer ID #: **-***3445

Period Ending: 04/07/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****04-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/01/10		From Account #9200*****0465	Transfer funds from MMA to checking account	9999-000	17,168.21		17,168.21
12/01/10	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$5,546.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		5,546.00	11,622.21
12/01/10	102	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$260.00, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		260.00	11,362.21
12/01/10	103	STEPHEN G. BALSLEY	Dividend paid 100.00% on \$3,550.08, Trustee Compensation; Reference:	2100-000		3,550.08	7,812.13
12/01/10	104	Chase Bank USA,N.A	Dividend paid 100.00% on \$2,008.99; Claim# 1; Filed: \$2,008.99; Reference:	7100-000		2,008.99	5,803.14
12/01/10	105	Roundup Funding, LLC	Dividend paid 100.00% on \$1,437.42; Claim# 2; Filed: \$1,437.42; Reference:	7100-000		1,437.42	4,365.72
12/01/10	106	Mutual Management Services, Inc	Dividend paid 100.00% on \$543.18; Claim# 3; Filed: \$543.18; Reference:	7100-000		543.18	3,822.54
12/01/10	107	Mutual Management Services, Inc	Dividend paid 100.00% on \$648.31; Claim# 4; Filed: \$648.31; Reference:	7100-000		648.31	3,174.23
12/01/10	108	Mutual Management Services, Inc	Dividend paid 100.00% on \$54.38; Claim# 5; Filed: \$240.63; Reference:	7100-000		54.38	3,119.85
12/01/10	109	Swedish American Hospital	Dividend paid 100.00% on \$2,666.32; Claim# 6; Filed: \$2,666.32; Reference:	7100-000		2,666.32	453.53
12/01/10	110	Rockford Dental Care	Dividend paid 6.96% on \$226.00; Claim# 7; Filed: \$226.00; Reference:	7200-000		15.73	437.80
12/01/10	111	SwedishAmerican Health Systems	Dividend paid 6.96% on \$3,366.56; Claim# 8; Filed: \$3,366.56; Reference:	7200-000		234.39	203.41
12/01/10	112	Rockford Ambulatory Surgery Center	Dividend paid 6.96% on \$89.91; Claim# 9; Filed: \$89.91; Reference:	7200-000		6.26	197.15
12/01/10	113	Rock Valley Women's Health Center	Dividend paid 6.96% on \$101.51; Claim# 10; Filed: \$101.51; Reference:	7200-000		7.07	190.08
12/01/10	114	Mulford Dental Group	Dividend paid 6.96% on \$672.10; Claim# 12; Filed: \$672.10; Reference:	7200-000		46.79	143.29
12/01/10	115	Rockford Mercantile Agency Inc	Dividend paid 6.96% on \$1,984.75; Claim# 14; Filed: \$1,984.75; Reference:	7200-000		138.18	5.11
12/01/10	116	U.S. Bankruptcy Court	COMBINED SMALL CHECK			5.11	0.00
			Dividend paid 6.96% on \$27.15; Claim# 11; Filed: \$27.15	7200-000			0.00
			Dividend paid 6.96% on \$46.20; Claim# 13; Filed: \$46.20	7200-000			0.00

Subtotals :

\$17,168.21

\$17,168.21

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72248

Case Name: LIVINGSTON, CHARLES W.
LIVINGSTON, TAMMY R.

Taxpayer ID #: **-***3445

Period Ending: 04/07/11

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****04-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS	17,168.21	17,168.21	\$0.00
Less: Bank Transfers	17,168.21	0.00	
Subtotal	0.00	17,168.21	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$17,168.21	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****04-65	32,501.21	10,833.00	0.00
Checking # 9200-*****04-66	0.00	17,168.21	0.00
	\$32,501.21	\$28,001.21	\$0.00